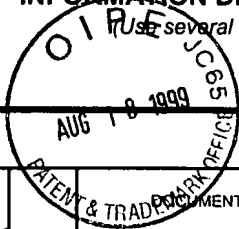


# INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)



ATTY DOCKET NO.  
WD2-97-006

SERIAL NO.  
08/822,709

J. S. WALKER ET AL.

FILING  
MARCH 21, 1997

GROUP  
2766

## U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
<i>JS</i>	A 4,723,212	02/02/88	Mindrum et al.			
	B 4,876,592	10/24/89	Henry Von Kohorn			
	C 4,902,880	02/20/90	Garczynski et al.			
	D 5,025,372	06/18/91	Burton et al.			
	E 5,173,851	12/22/92	Off et al.			
	F 5,239,165	08/24/93	Jeffrey M. Novak			
	G 5,256,863	10/26/93	Ferguson et al.			
	H 5,297,026	03/22/94	Frank Hoffman			
	I 5,305,195	04/19/94	Arthur J. Murphy			
	J 5,371,796	12/06/94	Simon A. B. Avarne			
<i>JS</i>	K 5,539,189	07/23/96	Sheila Wilson			

RECEIVED  
AUG 23 1999  
Group 2700

## FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

<i>JS</i>	L	NCR 7452 Workstation; ( <a href="http://www.ncr.com/product/retail/products/catalog/7452.shtml">http://www.ncr.com/product/retail/products/catalog/7452.shtml</a> ); download date September 23, 1997.
<i>JS</i>	M	Jeff McKinney, "Merchant program could pay off for provident", The Cincinnati Enquirer Financial Section, pg. E02 (March 24, 1996).

EXAMINER  
H. A. SARADIAN

DATE CONSIDERED  
2-2-2000

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

**INFORMATION DISCLOSURE CITATION**  
(Use several sheets if necessary)

ATTY DOCKET NO.  
WD2-97-006

SERIAL NO.  
08/822,709

J. S. WALKER ET AL.

FILING  
MARCH 21, 1997

GROUP  
2766

**U.S. PATENT DOCUMENTS**

*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
JS	N	5,619,558	04/08/97	Elizabeth A. Jheeta			
	O	5,621,812	04/15/97	Deaton et al.			
	P	5,638,457	06/10/97	Deaton et al.			
	Q	5,642,484	06/24/97	Harrison, III et al.			
	R	5,642,485	06/24/97	Deaton et al.			
	S	5,644,723	07/01/97	Deaton et al.			
	T	5,649,114	07/15/97	Deaton et al.			
	U	5,652,421	07/29/97	Veeneman et al.			
	V	5,655,007	08/05/97	Alex McAllister			
	W	5,832,457	11/03/98	O'Brien et al.			
JS	X	5,845,259	12/01/98	West et al.			

**FOREIGN PATENT DOCUMENTS**

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO

**OTHER DOCUMENTS** (Including Author, Title, Date, Pertinent Pages, Etc.)

JS	Y	Lisa Fickenscher, "Merchant: American Express Seeks to Mine Its Data on Cardholder Spending Patterns"; The American Banker, pg. 20. (March 24, 1997)					
JS	Z	"Industry Briefs", Card News, Phillips Business Information, Inc.; Vol. 12, No. 11 (June 9, 1997)					

EXAMINER  
H. A. SAYADIAN

DATE CONSIDERED  
2-2-2000

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

# INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

Docket Number (Optional)

WD2-97-006

Application Number

08/822,709

Applicant(s)

JAY S. WALKER ET AL.

Filing Date

MARCH 21, 1997

Group Art Unit

2766

\*EXAMINER  
INITIAL

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

AA

Kate Fitzgerald, "Amex Program Moves Loyalty To Next Level: Custom Extras Finds a Medium Customers Can't Ignore: Billing Statements", Advertising Age, News, pg. 2. (November 4, 1996)

BB

Lisa Fickenscher, "Amex to Start Free Rewards Program with Discounts on Merchandise", The American Banker, pg. 10. (October 18, 1996)

CC

Brad Hoeschen, "Brookfield Square hopes mall card strikes a chord", The Business Journal of Milwaukee Inc. 1997; Business Dateline; Business Journal-Milwaukee (September 12, 1997)

DD

Charles Davis, "Dispensing the future", Electronic Payments International, Feature Section, pg. 12. (May 1997)

EE

"Reaching Out In New Directions - Introducing USA Value Exchange", First Data Corp. Merchant Services, Brochure.

FF

NCR 7453 PC-Based Point-of-Sale Solution, Copyright 1998 NCR Corporation

GG

PCT Written Opinion for Application No. PCT/US98/05787, dated July 29, 1999.

HH

PCT International Search Report for Application No. PCT/US98/05787, dated May 12, 1999.

RECEIVED

AUG 23 1999

Group 2700

EXAMINER

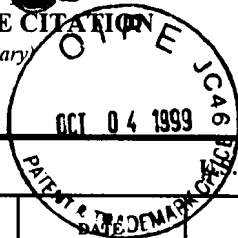
H.A. SATADIAN

DATE CONSIDERED

2-2-2000

\*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

**INFORMATION DISCLOSURE CITATION**  
(Use several sheets if necessary)



Docket Number (Optional)  
**WD2-97-00**

Application Number  
**08/822,709**

Applicant(s)  
**Jay S. WALKER et al.**

Filing Date  
**March 21, 1997**

Group Art Unit  
**2766**

**PATENT DOCUMENTS**

**RECEIVED**

*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	CLASS	DATE IF APPROPRIATE
<b>JAS</b>	A	Re. 34,915	4/25/95	Nichtberger et al.			<b>Group</b>	<b>2700</b>
	B	5,615,269	3/25/97	Micali				
	C	5,620,079	4/15/97	Molbak				
	D	5,621,201	4/15/97	Langhans et al.				
	E	5,621,640	4/15/97	Burke				
	F	5,632,010	5/20/97	Briechele et al.				
	G	5,664,115	9/2/97	Fraser				
	H	5,665,953	9/9/97	Mazzamuto et al.				
<b>JAS</b>	I	5,724,886	3/10/98	Ewald et al.				

**FOREIGN PATENT DOCUMENTS**

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
							YES	NO
<b>JAS</b>	J	WO 97/35441	9/25/97	PCT				

**OTHER DOCUMENTS** (Including Author, Title, Date, Pertinent Pages, Etc.)


EXAMINER **H. A. SAYADIAN**

DATE CONSIDERED  
**2-2-2000**

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.